

## UTILITY PATENT APPLICATION TRANSMITTAL

Attorney Docket No.

(New Nonprovisional Applications Under 37 CFR § 1.53(b))

## TO THE COMMISSIONER FOR PATENTS:

Transmitted herewith is the patent application of ( ) application identifier or (X) first named inventor, Michael Lewis, et al., entitled METHOD AND APPARATUS FOR EVALUATING FRAUD RISK IN AN ELECTRONIC COMMERCE TRANSACTION, for a(n):

- ( ) Original Patent Application.
- (X) Continuing Application (prior application not abandoned):
- ( ) Continuation ( ) Divisional (X) Continuation-in-part (CIP)  
of prior application No: 09/442,106 Filed on: November 17, 1999
- ( ) A statement claiming priority under 35 USC § 120 has been added to the specification.

## Enclosed are:

- (X) Specification 59 Total Pages; (X) Drawing(s); 14 Total Sheets; (X) Cover Sheet 1 Page
- (X) Oath or Declaration: 3 Pages
- ( ) A Newly Executed Combined Declaration and Power of Attorney:
- ( ) Signed. (X) **Unsigned**. ( ) Partially Signed.
- ( ) A Copy from a Prior Application for Continuation/Divisional (37 CFR § 1.63(d)).
- ( ) Incorporation by Reference. The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied, is considered as being part of the disclosure of the accompanying application and is hereby incorporated herein by reference.
- ( ) Signed Statement Deleting Inventor(s) Named in the Prior Application. (37 CFR § 1.63(d)(2)).
- ( ) Power of Attorney. (X) Return Receipt Postcard.
- ( ) Associate Power of Attorney. ( ) A Check in the amount of \$ \_\_\_\_\_ for the Filing Fee.
- ( ) Preliminary Amendment. ( ) Information Disclosure Statement and Form PTO-1449.
- ( ) A Duplicate Copy of this Form for Processing Fee Against Deposit Account.
- ( ) A Certified Copy of Priority Documents (if foreign priority is claimed).
- ( ) Applicant claims small entity status. See 37 CFR 1.27.
- ( ) Statement(s) of Status as a Small Entity Filed in Prior Application, Status Still Proper and Desired.
- ( ) Other: \_\_\_\_\_

CLAIMS AS FILED				
FOR	NO. FILED	NO. EXTRA	RATE	FEE
Total Claims	26	6	\$18.00	\$108.00
Independent Claims	6	3	\$80.00	\$240.00
Multiple Dependent Claims (if applicable)				\$0.00
Assignment Recording Fee				\$0.00
Basic Filing Fee				\$710.00
Total Filing Fee				\$1580.00

Charge \$ \_\_\_\_\_ to Deposit Account \_\_\_\_\_ pursuant to 37 CFR § 1.25. At any time during the pendency of this application, please charge any fees required or credit any overpayment to this Deposit Account.

Respectfully submitted,

By: Christopher J. Palermo

Christopher J. Palermo, Attorney of Record  
Reg. No. 42,056

Date: November 2, 2000

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I hereby certify that this is being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated below and is addressed to:

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